

I claim:

1. A method of electronically executing a commercial transaction between a customer and a vendor, the method comprising the steps of:

transmitting electronically a transaction code from the customer to an electronic order processing system associated with the vendor;

5 receiving the transaction code by the order processing system associated with the vendor;

identifying the user based upon the contents of the transaction code;

authenticating the transaction code;

identifying a commercial transaction associated with the transaction code; and

10 executing the identified commercial transaction.

2. The method of claim 1, where the transaction code is comprised of a telephone dialing sequence, and the step of transmitting a transaction code is comprised of the step of applying the transaction code dial sequence to a line associated with a public switched telephone network.

3. The method of claim 1, in which the transaction code is comprised of a Universal Resource Locator, and the transaction code is transmitted via the Internet.

4. The method of claim 1, in which the step of transmitting a transaction code is comprised of the step of transmitting a transaction code that has been previously stored

within digital memory associated with a wireless telephone via a wireless communications network.

5. The method of claim 1, in which the step of identifying the user is comprised of the substeps of:

identifying the contents of a user identification data field within the transaction code;

5 locating the user identification data field contents within a database accessible by the order processing system.

6. The method of claim 3, in which the step of authenticating the transaction code is comprised of the substeps of:

identifying the contents of a security code field within the transaction code;

determining that the received transaction code is authentic when the contents of the security code field correspond to a previously-configured security code associated with the contents of the user identification data field, which previously-configured security code is stored within a database accessible by the order processing system.

7. The method of claim 3, in which the step of authenticating the transaction code is comprised of the substeps of:

identifying a decryption key associated with the contents of the user identification data field;

5 decrypting at least a portion of the transaction code using the identified decryption key;

determining whether the decrypted portion of the transaction code is valid.

8. The method of claim 1, in which the step of authenticating the transaction code is comprised of the substeps of:

identifying a decryption key based upon the identity of the user;

decrypting at least a portion of the transaction code using the decryption key.

9. The method of claim 1, in which the step of identifying a commercial transaction associated with the transaction code is comprised of the substeps of:

determining the contents of a transaction identification field within the transaction code;

locating the contents of the transaction identification field within a database accessible by the order processing system;

identifying the nature of the commercial transaction based upon information within the database associated with the contents of the transaction identification field.

10. The method of claim 1, in which the step of identifying a commercial transaction associated with the transaction code is comprised of the substeps of:

determining the contents of a transaction identification field within the transaction code;

5 identifying the nature of the commercial transaction based upon information within the transaction identification field.

11. The method of claim 1, in which the step of identifying a commercial transaction associated with the transaction code is comprised of the substeps of:

locating a record within a database associated with the order processing system based upon the identity of the user;

5 retrieving details of the commercial transaction from the database record associated with the user.

12. The method of claim 3, in which the database is maintained within a point of sale computer system operated by the vendor.

13. The method of claim 1, in which the step of executing the identified commercial transaction is comprised of the step of entering the identified commercial transaction into a point of sale computer system operated by the vendor.

14. A method of electronically executing a commercial transaction between a customer and a vendor, the method comprising the steps of:

dialing a transaction code comprised of a telephone dial sequence onto a telephone network directed to an order processing system associated with the vendor;

5 receiving a telephone call by the order processing system as a result of the dialing of the transaction code;

detecting caller identification information received by the order processing system from the telephone network in conjunction with the telephone call;

detecting at least a portion of the transaction code dial sequence by the order
10 processing system associated with the vendor;
identifying the user based upon the caller identification information received by
the order processing system;
identifying a commercial transaction associated with the transaction code; and
executing the identified commercial transaction.

15. The method of claim 3, in which the step of identifying a commercial transaction
is comprised of the substeps of:

identifying a record in a database associated with the order processing system
based upon the received caller identification information;

5 retrieving details of the commercial transaction from the database record
associated with the received caller identification information.

16. The method of claim 3, the method further comprising the step of authenticating
the user before executing the identified commercial transaction.

17. The method of claim 3, in which step of authenticating the user is comprised of
the substeps of:

prompting the user to enter a passcode;

determining that the passcode entered corresponds to a passcode value
5 previously stored within a database record associated with the caller identification
information.

18. A method for configuring an electronic user device for the automated execution of a commercial transaction between a customer and a vendor, the method comprising the steps of:

generating a transaction code comprised of encoded information associated with the commercial transaction;

conveying the transaction code to the user device electronically;

storing the transaction code within the user device;

transmitting the transaction code by the user device to initiate the execution of the commercial transaction with which the transaction code is associated.

19. The method of claim 3, in which the electronic device is a wireless telephone, and the transaction code is stored within telephone book memory of the wireless telephone.

20. The method of claim 3, in which the electronic device is a wireless telephone, the transaction code is comprised of a telephone dialing sequence, and the transaction code is stored within telephone book memory of the wireless telephone.

21. The method of claim 3, in which the transaction code is comprised of a Universal Resource Locator.

22. The method of claim 3, in which the transaction code is conveyed to the electronic device via wireless messaging.

23. The method of claim 3, in which the step of storing the transaction code is comprised of the substeps of:

identifying wireless message as a transaction code capable of storage within the user device;

5 programming the transaction code into digital memory within the user device without requiring substantial intervention by the user.

24. The method of claim 3, where the transaction code is generated by a point of sale system associated with the vendor in response to a request by the customer.

25. A method for the dissemination of information to a mobile electronic user device based upon the device location, for the facilitation of a commercial transaction between a customer and a vendor, the method comprising the steps of:

identifying the location of the user device;

determining that the location of the user device conforms to a predetermined location criterion for receipt of a message;

conveying the message to the user device electronically.

26. The method of claim 3, in which the message is a transaction code which can be stored within the user device and subsequently transmitted by the user device to initiate a commercial transaction.

27. The method of claim 3, in which the step of determining that the location of the user device conforms to a predetermined criterion for receipt of a message is comprised of the step of determining that the location of the user device lies within a predetermined geographical region associated with the vendor.

28. The method of claim 3, in which the user device is a cellular telephone, and the step of identifying the location of the user device is performed via triangulation techniques implemented by the communications infrastructure with which the cellular telephone operates.

29. The method of claim 3, in which the user device includes a global positioning system receiver, and the step of identifying the location of the user device is performed by receiving location information provided by the global positioning system receiver.

30. The method of claim 3, which method further comprises the step of determining that the message satisfies one or more filter criteria preconfigured by the customer.

31. The method of claim 3, in which the filter criteria are satisfied when one or more of the following message attributes conform to predetermined user preferences: the identity of the vendor; the geographical location of the vendor; the zip code in which the vendor is located; the city in which the vendor is located; the nature of the business conducted by the vendor; the frequency with which the customer enters the area in

which the vendor does business; and the frequency with which the customer receives messages from the vendor.

32. The method of claim 3, which method further comprises the step of automatically deleting the transaction code from the user device upon the satisfaction of a deletion criterion.

33. The method of claim 3, in which the deletion criterion is the expiration of a predetermined period of time since the transaction code was stored within the user device.

34. The method of claim 3, in which the deletion criterion is the transmission of the transaction code by the user device.

35. The method of claim 3, in which the deletion criterion is the transportation of the user device a predetermined distance from a location associated with the vendor.

36. The method of claim 3, in which the message is comprised of map information identifying the location of the user device and a location associated with the vendor.

37. A method for the dissemination of information to a mobile electronic user device based upon the device location, for the facilitation of a commercial transaction between a customer and a vendor, the method comprising the steps of:

identifying the current location of the user device;

5 identifying the direction and rate at which the user device is moving;
determining that the location, direction of travel and rate of travel of the user device conform to one or more predetermined criterion for receipt of a message;
conveying the message to the user device electronically.

38. The method of claim 3, in which the step of determining that the location, direction of travel and rate of travel of the user device conform to one or more predetermined criterion for receipt of a message is comprised of the substeps of:

determining the anticipated location of the user device at a predetermined time in the future based upon the current location, rate of travel and direction of travel;

determining that the anticipated location of the user lies within a predetermined region associated with the vendor.

39. The method of claim 3, in which the step of determining that the location, direction of travel and rate of travel of the user device conform to one or more predetermined criterion for receipt of a message is comprised of the substeps of:

5 calculating a radius of accessibility for the customer operating the user device as an estimate of the geographical region over which the customer would travel to engage in a commercial transaction, which calculation is based upon the location, rate of travel and direction of travel of the user device;

determining that a location associated with the vendor lies within the radius of accessibility.